

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

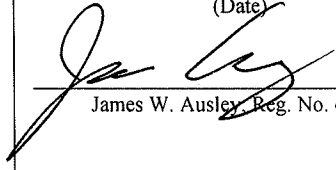
Applicant : Thad Kroon et al.  
Appl. No. : 10/047,917  
Filed : January 14, 2002  
For : SYSTEM AND METHOD FOR  
OVERTURNING OF RISK  
EVALUATION PERFORMED BY  
RISK MODEL TO CONTROL  
FINANCIAL RISK  
Examiner : Frantzy Poinvil  
Group Art Unit : 3692

CERTIFICATE OF EFS WEB  
TRANSMISSION

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July 26, 2007

(Date)

  
James W. Ausley, Reg. No. 49,076

## RESPONSE TO OFFICE ACTION

**Mail Stop Amendment**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action mailed March 26, 2007, the Applicant respectfully requests reconsideration of the subject application based on the following amendments and remarks:

**Amendments to the Specification** begin on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 4 of this paper.

**Remarks/Arguments** begin on page 10 of this paper.